

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MLK JR FEDERAL BUILDING
50 WALNUT STREET
NEWARK, NJ 07102

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

13 OCT -4 PM 12:32

JAMES J. WALDRON

BY: MG
DEPUTY CLERK

In Re: LEONOR ORDAN
521 TENAFLY RD.
ENCLWOOD, NJ
07631

Case No.: 13-24151-DHS

Judge: DONALD H. STECKROTH

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed
by NVE BANK, creditor,

A hearing has been scheduled for OCTOBER 9TH, at 11:00 A. m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I FILED BANKRUPTCY CHAPTER 13 AS EMERGENCY BASIS FOR A LOAN RESTRUCTURATION BY THE CREDENCE LAW GROUP.

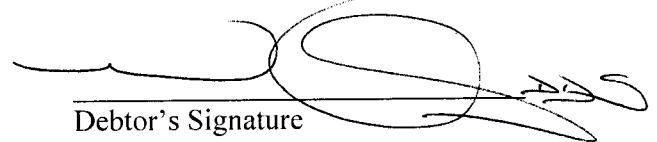
☐ Other (**explain your answer**):

I WOULD LIKE TO ASK PERMISSION TO PAY MY REGULAR MORTGAGE PAYMENTS OF \$2,772.97 STARTING NOVEMBER 1, 2013 UNTIL THE CREDENCE LAW GROUP LOAN MODIFICATION IS ACCEPTED BY NVE BANK.

^{3.} This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 10-04-2013


Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.